



INSURED FOR ADVENTURE

travel insurance guide and policy wording

www.snowcard.co.uk

OUR SERVICE

We are a specialist provider of activity travel insurance. Our policy is underwritten by Fortis Insurance and whilst we are an intermediary acting on your behalf, advice is only based on this policy. We do not offer the products or services of any other insurers. Fortis Insurance has successfully underwritten our policy since 1992 and provides in our opinion the best cover based on our policy specification. We are responsible for issuing your policy and advising on policy coverage and suitability for your needs. We are also able to assist with claims, policy amendments or queries throughout your policy period. When you become a customer, we will give you details of how you can make a claim and tell you what your responsibilities are.

We will provide you with our full policy terms and conditions. These must be consulted prior to you completing your policy purchase or immediately on receipt and if you have any questions you must make sure these are answered to your satisfaction.

CANCELLATION

You can cancel this policy within 14 days from the date you receive the policy wording and schedule of insurance. We will then refund your policy in full less a £5.00 administration charge. For single trip policies, a refund is only available if the period from the date of issue to the scheduled return date home is greater than 28 days. No refund is available after the 14 day period.

PAYMENT

Premiums are payable at the time of booking your insurance. All premiums collected are held in a designated clients account with HSBC. You may make payment by cheque (payable to 'Snowcard Insurance') or credit card (Visa, Mastercard, Delta or Switch). There is no charge for Switch or Visa Delta cards but we reserve the option to charge a 2% fee for Visa or Mastercard payments. There is a £5 charge for policy amendments and cancellations. Emergency Assistance card reprints, re-issue fee £2.50. All premiums quoted include Insurance Premium Tax at the prevailing rate.

CUSTOMERS DUTY

It is your responsibility to provide complete and accurate information to your insurers when you take out your insurance policy and throughout the life of your policy and when you renew your insurance. It is important that you ensure that all statements you make on application forms, claims forms, internet forms or verbally over the telephone are full and accurate. If you fail to disclose any material information to your insurers, this could invalidate your insurance cover and mean that part or all of your claim may not be paid.

CONFIDENTIALITY

All information about you will be treated as private and will not be shared with other parties without your express agreement except for that which we may have to disclose to The Financial Services Authority, Financial Ombudsman Service or Fortis Insurance.

Under the Data Protection Act 1998, you have the right to see personal information about you that we hold in our records. We will not make your details available to other parties for marketing purposes but we may contact you ourselves to keep you informed of our latest products and services for insurance and travel.

COMPLAINTS PROCEDURE

It is our intention to provide you with a high level of customer service at all times. If there are occasions when we do not meet your standards please contact:

Russell Dadson (Director),
Snowcard Insurance Services,
Lower Boddington,
Daventry, Northants,
NN11 6XZ
Tel: 01327 262805
Email: russell.dadson@snowcard.co.uk
who will take details of your concerns.


We will acknowledge in writing advising you of who is dealing with your concerns and attempt to address your concerns within 5 working days. If our investigations take longer we will provide a full response within 20 working days or explain our position and provide timescales for a full response.

Should you fail to be satisfied with our final response you will then have access to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Snowcard Insurance Services Limited is authorised and regulated by the Financial Services Authority, registration number 302185. Details of our regulatory status can be accessed via the FSA website www.fsa.gov.uk.

FINANCIAL SERVICES COMPENSATION SCHEME

In the event that Fortis is unable to meet its liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. More information can be obtained from Customer Services on 020 7892 7300 or www.fscs.org.uk



snowcard insurance guide

YOUR DEMANDS AND NEEDS

This policy is intended for persons travelling on recreational activity holidays. Your demands and needs are those of a traveller requiring emergency medical, rescue and repatriation cover. You may also wish to insure your personal belongings and/or certain travel contingencies such as cancellation, delay or missed departure. It covers many eventualities but not necessarily all risks you may encounter.

Full details of the cover provided can be found on pages 18-29 of this booklet.

There is a summary of cover on pages 6 & 7.

Thanks to the loyal support of our valued clients over the years Snowcard is now established as one of the leading specialist activity travel insurance providers.

Travel Insurance has often been trivialized and its importance should never be underestimated. Of all of the kit you buy for your chosen activity, your travel insurance should be looked at as one of the most important items.

Thank you for continuing to support our scheme, which exists to support your needs.

Russell Dadson ACII,
Director, Snowcard Insurance Services



Fortis Insurance Limited and Snowcard Insurance Services Limited are authorised and regulated by the Financial Services Authority

CONTENTS

Terms of Business	Opposite
Why choose snowcard?	2
Our product range	3
Activity Levels	4-5
Cover Options	6-7
Choosing your policy	8-9
Frequently Asked Questions	10-13
Travel Advice	14
Policy Wording	15-29

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Lower Boddington, Daventry
Northants, NN11 6XZ
Tel: 01327 262805
Fax: 01327 263227
Email: assistance@snowcard.co.uk

www.snowcard.co.uk

why choose snowcard?

Snowcard Insurance Services was established in 1990 and evolved from the need for skiers to carry proof of medical and rescue insurance in the Alps. This concept has expanded and been developed into an all round activity insurance covering not only winter sports, but also general mountain sports and water sports as well as the usual standard travel risks.

OUR SERVICE

Whatever your activity or even if you are just on holiday to relax, you need immediate access to emergency assistance (see back cover) when away from home.

Our unique "Snowcard" gives you 24 hour access to Assistance International who are on hand all day every day to help and assist in the event of a medical problem or emergency. Wherever you are in the world, you will have access to one of the best emergency assistance services available.



CLAIMS SERVICE

The true worth for most insurance policies is how they perform when you need to make a claim. Unfortunately, some budget or very cheap policies are so because they actively 'avoid' paying claims. Fortis Insurance is different, which is why we have used their services for many years.

- Fortis Insurance has a positive and active philosophy towards claims settlement.
- Cheques in settlement of valid claims where all relevant information is provided and no additional information is required will be issued by first class post within five working days following receipt of the claim form.
- Fortis Insurance are proud that service levels are consistently achieved.
- Fortis Insurance and Snowcard Insurance work closely together at the highest level.
- This means that if you have a problem, you will quickly and effectively receive a response.
- Your contact at Snowcard Insurance is Russell Dadson, telephone 01327 262805 or russell.dadson@snowcard.co.uk
- Fortis will issue a claim form directly to you within one working day of your claim being notified to us.
- Your claim will be given a unique bar code reference which tracks and records all correspondence.
- You will be given the direct telephone number of your own claim handler.

SO WHAT IS ASSISTANCE INTERNATIONAL?

Established in 1978, Assistance International (AI) is wholly owned by Fortis Insurance Limited and operates in-house in the UK. Its sole purpose is to assist overseas travellers in need of medical assistance and help, with a focus on providing a professional, caring and efficient service. Through an extensive network of local agents operating in even the most remote locations, AI offers a truly global service.

Teams of expert, medical referral staff are on constant call, ready to assist anywhere in the world to evaluate and agree treatment prior to a safe repatriation.

Ongoing strength of claims service.

Due to the nature of the claims and the distance often involved, a high speed response is essential to ensure the customer's needs are taken care of efficiently and with due care and attention. With one central team co-ordinating the services, AI can closely monitor each individual case to ensure the patient's needs are taken care of. This includes the guarantee and payment of medical fees, liaison with overseas medical staff, and arrangements for accommodation and travel.

A key element of the Fortis service is to ensure that the customer receives the most appropriate treatment in an emergency.

To achieve this they work closely with a network of local agents to ensure that all communications are understood and the highest possible standards are maintained.

This ensures the highest level of service, prompt resolution of issues and the ability to find appropriate solutions through direct mediation between the insured and those responsible for medical and repatriation services.

Network of agents

AI has an extensive network of local agents around the world that can assist in even the most remote locations and provide necessary ground support. AI can arrange for transportation to the nearest specialist medical facility or repatriation by air ambulance, scheduled or charter flights, which ever is the most appropriate for the patient. AI's experience within this field, continuous review of its partners and consistency of an in house operation has allowed the team to develop strong relationships with its agents over many years, built on trust and confidence that the customer will always be priority.



our product range

If your activity is not mentioned, please contact Snowcard before departure to confirm if we can cover you.

SINGLE TRIP INSURANCE

for short stays of 3 to 60 days - whichever activity you select (see pages 4-5), you are covered for all activities up to and including the level taken. Single trip policies can be taken for individuals, families and groups. Always cover the full duration of your trip from when you leave home in the UK to when you return to your home in the UK.

MULTI TRIP INSURANCE

Annual contracts covering multiple holidays (31 day single trip limit), for individuals, couples and families.

ACTIVCARD.LEISURE

For general travel with option to cover snowcard.wintersports. Covers general leisure holidays with the option to add level 3 snowcard.wintersports cover. If you require level 4 snowcard.wintersports cover for off piste snowboarding, heli skiing, ski touring etc you must take activcard.sports at level 2 or above.

ACTIVCARD.SPORTS

For leisure plus activity holidays (refer to pages 4-5 for levels) with option to include snowcard.wintersports at level 3 or 4. If you require snowcard.wintersports at level 4 (for off piste snowboarding, heli skiing, ski touring etc) you must take at least sports level 2. Otherwise select the highest activity level you need for your non-wintersports holidays. You are covered for all activities up to and including the level selected. Activcard.sports includes in addition to general baggage cover, activity equipment up to £2000, subject to single item limits (see page 22). Extensions up to £3000 are available on request.

SNOWCARD.COMPETITION

Multi trip ski policy for young competitive ski racers (amateur only) - this is a specialist policy for juniors spending several weeks a year training and competing on snow. As with all annual policies, there is a 31 day single trip limit but unlimited skiing days are included. This policy is not available to professionals, full time national squad members or for extreme skiing competitions.

SNOWCARD.SEASONAL

Multi trip ski cover for the ski season only (1 November - 15 May). If you have other annual travel cover but just require specialist wintersports cover for the season, this is the policy for you. 31 day single trip limit, unlimited wintersports holidays. Covers wintersports to level 4.

LONG STAY INSURANCE

for trips of 2 to 18 months - this is a low cost budget policy. Restricted cover limits apply (see page 7). Age limit 45. If these policies do not suit your needs, you must contact Snowcard for a special quote. Under no circumstances should these policies be used if you are working as a guide, instructor or tour operator representative.

ACTIVCARD.BACKPACKER

Backpacking, general leisure travel, sightseeing, beach sports like surfing, sailing, windsurfing, water skiing, scuba diving (open water qualification to 18m), cycle touring, incidental mountain sports like bolted, single pitch and sports climbing, bouldering, via ferrata, mountain biking, walking, rafting, bungee jumps. This policy is for mainly backpacking/sight seeing travel although it will cover temporary casual work of a non-manual nature. Activity cover is on an infrequent/incidental basis. If you are likely to do any activities for prolonged periods exceeding 2 weeks at a time or more than 25% of the whole time away, call to confirm your trip fits this policy.

ACTIVCARD.EXPLORER

Long stay travel including backpacker activities but also covering higher risk activities including high altitude walking, multi pitch climbing, white water kayaking, scuba diving to 40m (advanced open water qualification), skiing and snowboarding. This policy covers activities providing you are not doing any single activity for more than 31 days at a time or for more than 50% of the whole time away. This policy will cover a maximum of 31 days of skiing or snowboarding in total.

SNOWCARD.SEASONAIRE

Extended season cover for persons staying in a ski resort for 2-6 months. Cover only available for European resorts. Does not cover persons working as guides, instructors, ski patrollers, racers or attending ski instructor courses.

snowcard



activity levels

We offer 7 levels of travel & activity cover ranging from level 0 for low risk leisure travel to level 6 for high risk activity holidays. If your activity is not mentioned, please email: enquiries@snowcard.co.uk for advice

ACTIVITY LEVEL 0

This is our lowest activity level and is for use by travellers taking general leisure trips such as beach or city break holidays.

- It will cover basic activities like backpacking, camping, fishing, organised safaris, snorkelling and swimming.
- Also non-manual business travel (eg. for meetings, conferences, trade shows etc).
- The equipment section of the policy is only operative with an activcard.sports policy level 1-6 (see below).

ACTIVITY LEVEL 1

This level includes lower risk sports such as golf, cycle touring, motor cycle touring, pony, horse or camel treks or level 0 activities where the equipment extension is required.

- Also watersports like surfing, windsurfing, sailing, flat water canoeing, rowing, dinghy or coastal sailing within 12 miles of the shore, flotilla sailing, water skiing and wake boarding.
 - Including cover for scuba diving down to depths around 18 metres (for beginner scuba divers attending dive school or persons with open water diver or similar qualification).
- The policy includes emergency decompression expenses.

ACTIVITY LEVEL 2

This level includes lower level mountain and water sports such as

- Single pitch and bolted climbs, abseiling, scrambling, bouldering, via ferrata, hill walking (eg. Tour de Mont Blanc) including alpine hut-to hut. See level 3 for winter hill walking or glacial crossings.
- Orienteering, running/fell running and triathlon event training (including marathon training).
- Mountain biking on tracks/trails. See level 4 for off track downhill mountain biking.
- Non-mountain sports in this level include white water rafting, canyoning, hydro-speeding, coasteering, sea kayaking, Canadian canoeing, kite surfing and off shore sailing within 60 miles of a safe haven.
- For scuba diving at depths not exceeding 40 metres (within qualification ie. advanced open water or similar, or training with recognised dive schools to dive to 40m).
- Also snowcard.wintersports cover includes Nordic cross-country skiing (on marked tracks), ice-skating and sledging.

ACTIVITY LEVEL 3

This level includes more technical sports such as

- Multi pitch climbing (including leader placed protection), high level walks (eg. Haute Route) including glacial crossings and winter hill walking, pot holing and caving.
- For scuba diving at depths greater than 40 metres (subject to qualification or training with a recognised dive school) and cave diving.
- For snowcard.wintersports this level includes alpine downhill skiing, on or off piste, with or without a guide. You must comply with local safety advice at all times.
- Downhill skiing also includes mono skiing, snowblading and telemark skiing.
- Beginner snowboarders can also use this level for piste based boarding. Advanced or off-piste boarders should use level 4.
- Dog sledging.

ACTIVITY LEVEL 4

This level includes higher risk sports such as

- Off track "Downhill" Mountain biking (eg. Ski resort runs or similar)
- White water kayaking (on any grade within ability, note we do not cover damage to kayaks in use from cracking, scratching or denting).
- Alpine mountaineering in snow, ice or glacial terrain, ice climbing or mountain activity necessitating the use of ropes, ice axe and crampons.
- Designated trekking peaks up to 6500 metres are included in this level but climbing above 6500 metres or in remote or inaccessible areas are covered by level 6.
- Snowcard.wintersports includes off piste snowboarding, alpine ski touring, snow-cat skiing, heli skiing/boarding, use of snowparks, half pipe, bob sleigh and cresta.
- Whilst it is not a condition of cover that you ski or board with a guide, we recommend that you do not venture into back country areas without taking local advice and avalanche transceivers/rescue equipment.

ACTIVITY LEVEL 5

This level is for all amateur competition, or race training, in any of the sports listed in levels 1 to 4.

Also guides or instructors of all activities. For all competition and professional risks, please note we do not cover:

1. Professional competition, extreme skiing or stunt/photographic shoots of a professional nature;
2. Competition as senior members of national squads competing at major international events;
3. Professional indemnity/liability for advice given;
4. Loss of income in respect of commercial or professional activity.

ACTIVITY LEVEL 6

This level is for expedition risks.

- Persons going to remote or inaccessible regions to climb in the major ranges (Asia, South America, Greenland, Alaska) must supply full details of the trip prior to departure or taking out the insurance.
- Some risks may not be acceptable and we do not quote for travel to the Arctic or Antarctica. We are not currently quoting for air sports risks like paragliding, hang gliding, gliding or piloting aircraft.

WE CANNOT INSURE

Professional risks or engaging in manual work. Full time ski racers or members of national squads racing and training on a full time basis. Professional competition / racing or competing at major international events as a national representative. Motor sports or aviation risks. Ski racers attending overseas ski schools or academies on a full time basis. Military exercises or risks connected with Armed Forces training or manoeuvres. Specialist expeditions involving pioneering exploration. Expeditions to the Arctic or Antarctica.

Please note: Annual multi trip cover - the snowcard.wintersports extension is automatically at level 3 for activcard.leisure (shown as level 0 on your schedule) and activcard.sports level 1. If you take activcard.sports level 2 or above, the snowcard.wintersports extension covers wintersports activities to level 4 for off piste snowboarding, ski touring, snowcat skiing, heli skiing/boarding, bob sleigh and cresta.

cover options

OPTION A This cover is for medical, rescue, repatriation and liability ONLY. Use it to ensure coverage of your activities - remember to cover the full duration of your trip (see page 14).

OPTION B As option A PLUS your personal effects. Use this option if you are an independent traveller and do not need to cover cancellation/travel delay etc.

Snowcard operate a unique policy whereby you only need to take the sections of cover you need - our cover options A to D broadly reflect the most common cover requests we receive.

Short stay single trip & multi-trip policies

	A MEDICAL ONLY	B MEDICAL AND BAGGAGE	C MEDICAL AND CANCELLATION	D FULL PACKAGE
Medical & Other Expenses				
Medical expenses including rescue & repatriation:	£10,000,000	£10,000,000	£10,000,000	£10,000,000
Physiotherapy/Dental:*	£500	£500	£500	£500
Ski/Dive/Golf/Activity Pack:	£300	£300	£300	£300
Personal accident up to:	£25,000	£25,000	£25,000	£25,000
Personal liability:	£2,000,000	£2,000,000	£2,000,000	£2,000,000
	*Physiotherapy or Dental cover - following a claim under the medical section & subject to medical advice			
Personal Belongings and Equipment				
Personal Belongings up to:*	-	£2,000	-	£2,000
Techno Pack:	-	£500	-	£500
Money and Documents:	-	£500	-	£500
Loss of Passport:	-	£500	-	£500
Ski/Activity Equipment:**	-	£2,000	-	£2,000
Equipment Hire:	-	£500	-	£500
	*Single item limit £350/valuables £350. **Single item limits apply. Skis & snowboards covered with snowcard extension, activity equipment covered by activity levels 1-6			
Cancellation and Curtailment				
Cancellation:	-	-	£5,000	£5,000
Curtailment:	-	-	£5,000	£5,000
Delay:	-	-	£250	£250
Missed Departure:	-	-	£1,000	£1,000
Kidnap and Hijack:	-	-	£5,000	£5,000
Catastrophe:	-	-	£500	£500
Piste Closure* (not UK)	-	-	£500	£500
	*snowcard wintersports cover only			
Legal				
Legal Expenses:	£25,000	£25,000	£25,000	£25,000

AGE LIMIT: The maximum age limit is 75 - higher rates apply for persons aged 70 and over.

POLICY EXCESS £50 MOST SECTIONS



Use this option if your home insurance covers your personal belongings but you need to cover cancellation etc.



Use this option if you need full cover under all sections of the policy.

Call 01327 262805 for advice or email enquiries@snowcard.co.uk for a quote

Long Stay - Seasonaire, Backpacker and Explorer Policies

	A MEDICAL ONLY	B MEDICAL AND BAGGAGE	C MEDICAL AND CANCELLATION	D FULL PACKAGE
Medical & Other Expenses				
Medical expenses including rescue & repatriation:	£10,000,000	£10,000,000	£10,000,000	£10,000,000
Personal accident up to:	£5,000	£5,000	£5,000	£5,000
Personal liability:	£2,000,000	£2,000,000	£2,000,000	£2,000,000
Personal Belongings and Equipment				
Personal Belongings up to:*	-	£1,000	-	£1,000
Money and Documents:	-	£500	-	£500
Loss of Passport:	-	£500	-	£500
Ski Equipment:**	-	£500	-	£500
Cancellation and Curtailment				
Cancellation:	-	-	£1,000	£1,000
Curtailment:	-	-	£1,000	£1,000
Legal				
Legal Expenses:	£25,000	£25,000	£25,000	£25,000

*Single item limit £250/valuables £250. **Snowcard.Seasonaire only

AGE LIMIT: The age limit on our budget long stay policies is 45 unless otherwise agreed.
POLICY EXCESS £50 MOST SECTIONS

The table above applies to our low cost long stay policies. Please note that reduced limits apply. If these policies do not meet with your requirements, please supply full details of your travel plans to assistance@snowcard.co.uk and we will look at an individual quote based on your requirements. Please refer to page 3 of our Insurance Guide and Policy Wording for full details of activities and cover restrictions. If your activity is not mentioned, you must contact Snowcard to check that we can cover you.

■ choosing your policy

For our latest premiums, visit www.snowcard.co.uk or email enquiries@snowcard.co.uk (please specify policy type and activity level required).



Please note: Start annual policies from the date you book insurance if you require cancellation cover, otherwise start the policy on the first day of your first trip. If a single trip will exceed 31 days email enquiries@snowcard.co.uk for a quote.



Select your
cover
option:

A B C D

(see page 6)

Select area:
**Europe
Worldwide**

Ensure your travel
dates include your
outward & return
journey - specify your
dates & the names
& ages of all persons
to be insured.
Group rates available
on request.

Select your
cover
option:

A B C D

(see page 6)

Select area:
**Europe
Worldwide**

Add number of
snowcard ski weeks:
none/1 week/
2 weeks/3 weeks/
4 weeks/5 weeks/
6 weeks/unlimited
(31 day single
trip limit)

Select your
cover
option:

A B C D

(see page 6)

Select area:
**Europe
Worldwide**

Ensure your travel
dates include your
outward & return
journey - specify
your dates & the
names & ages of
all persons to be
insured.

frequently asked questions

There are a number of questions we are often asked. We have tried to answer these below. If you would like a more detailed answer, email assistance@snowcard.co.uk

SKIING/SNOWBOARDING

Is theft of ski or snowboard equipment covered from outside restaurants?

Yes, your ski equipment is covered if you leave it outside a restaurant/bar whilst you stop for a break. If you leave your skis outside, unattended and unlocked overnight, you may not have your claim paid. It is advisable to use ski locker rooms at your accommodation. Do not leave skis unattended in public areas for extended periods of time without locking them away. A useful loss prevention measure is to split your skis with another member of your group to deter theft. Report thefts to the police immediately.

Is off piste skiing & snowboarding covered?

We do not exclude off piste skiing or boarding, whether with a guide or not. If you occasionally wander off piste or if you are skiing on marked resort off piste runs, you need not worry. The only time you may not be covered is if an area has been closed by the local authorities because of avalanche danger and you choose to ignore the restrictions. If you are an off piste snowboarder or if you go back country ski touring away from marked resort runs and you use skins, crampons & ropes you must use Activity Level 4. Off piste, ensure you have the skill and awareness to deal with the conditions and carry avalanche transceivers and rescue equipment as necessary.

Warning!! Younger skiers and boarders or inexperienced boarders are statistically at greater risk of injury, particularly off piste or in snow parks. Please seek professional guidance or instruction to ensure your skill levels help you avoid injury.

THEFT OR DAMAGE TO BELONGINGS

Is theft from unattended vehicles covered?

Only during the daytime and if the vehicle is locked. Theft of valuables and Techno Equipment (as defined in the policy, eg. money, jewellery, camera equipment, electronic equipment etc) is not covered unless from a locked room or building.

If you have to leave your vehicle unattended overnight, remove your belongings and take them in to the building you are staying in. On outward or return journeys, if you stay in a motel on an overnight trip, we do not expect you to unload the whole car but any valuables should be removed.

Is theft from tents covered?

Similar conditions apply as above, particularly in respect of valuables. Whilst you cannot lock a tent, losses can be prevented by placing items of value in a locked car whilst you are out during the daytime. We do not expect you to pack away all of your belongings but do not leave any items of value lying around in view if at all avoidable. You must report any theft to the police within 24 hours of discovery. If there has been no evidence of a theft, they may be reluctant to provide a police report, which could prejudice your claim.

Is theft of climbing equipment covered whilst left unattended at the bottom of climbs?

As above, if at all possible, you should lock unused equipment in your car. If this is not possible, cover is not excluded but the problem with police reports is an everpresent reality. Keep an eye on your equipment at all times and do not leave it unattended if at all possible.

Mobile phones, Video recorders and Laptops - are they covered?

Techno equipment as defined on page 18, is covered upto £500. High value items should be insured separately under a home contents insurance.

Theft of unattended techno equipment is excluded, see page 23 for cover limitations.

What are the main exclusions for baggage and equipment cover?

- You must always take proper care of your belongings and not leave things, particularly valuables, unattended. Leaving something behind is not covered.
- Valuables like cameras, jewellery, money (see definitions on page 18) are not covered when unattended except in locked accommodation.
- Fragile items including video or digital video cameras are not covered against accidental damage.
- For equipment, we specifically exclude damage whilst being used for racing or competition.
- Damage in use of mountain bikes and cracking, scratching and denting of canoes or kayaks in use are not covered.

RESCUE & DECOMPRESSION EXPENSES

Is helicopter rescue covered?

Yes, the costs of helicopter or ground based rescue is covered within the medical & other expenses section of the policy (see condition 6 under Section 1 on page 20 of the policy). Your Snowcard gives evidence of medical and rescue insurance. The 24 emergency number should be called as soon as practical by you or someone acting for you. Rescue and medical fees can be guaranteed and paid directly for you if necessary. It is allowable for your guide to instigate rescue without reference to us although Assistance International must be contacted as soon as possible. Rescue must be because of an emergency situation.

Is decompression treatment covered?

Yes, emergency medical treatment following decompression illness or sickness is included in Section 1 on page 20.



frequently asked questions

HOW WE SETTLE CLAIMS

Is cover for loss or theft on a new for old basis?

No. Account is taken of age, wear and tear and current market value.

What about Health issues?

The policy is subject to the health declaration on page 19. You may complete a health declaration online at www.snowcard.co.uk (go to 'small print - health declaration' from the home menu) or by sending an email to assistance@snowcard.co.uk with any queries regarding the declaration. If you have a close relative, or someone you will be travelling with has been treated by a specialist or had in-patient treatment within the past 3 months or is awaiting treatment you must contact Snowcard.

Do I have to pay my medical expenses and claim on my return to the UK?

No. If you call the 24 hour emergency number on your Snowcard, Assistance International will guarantee and arrange to pay your bills for you. For smaller amounts which you have paid yourself, simply call the claims number (0845 122 3280) on your return to the UK and ask for the appropriate claim form.

What is an excess?

Insurers usually ask you to pay the first part of a claim to keep claims administration costs down. Our policy excess is £50, applicable to most sections. The excess is per person claiming under each section of the policy. If you make multiple claims under different sections, the excess will apply to each section as specified in the policy wording.

What happens if I need to cancel my trip or come home early?

- The health declaration on page 19 is relevant to Section 3, cancellation, as well as to Section 1, medical expenses.
- You will need a doctor's certificate to make a cancellation claim.
- Familiarise yourself with the definition of a close relative (see page 18).
- We do not cover the financial failure of your travel agent, tour operator or airline.
- Ensure you only book travel services with a company holding a bond to protect your money.
- If you have to cut short a trip, you must seek agreement from Assistance International before making return home arrangements.

ANNUAL MULTI TRIP COVER

Am I covered in the UK with an annual multi trip policy?

Annual multi trip policies cover holidays in the UK with at least one night's pre-paid accommodation or trips involving the 'main activity' stated on your insurance schedule.

What is the difference between SNOWCARD and ACTIVCARD?

Snowcard and Activcard are brand names, which allow us to monitor use between our two seasons - winter and summer. Single trip summer policies are called ACTIVCARD, wintersports holidays SNOWCARD. If you take annual cover, unless you take a specific winter sports option (snowcard.seasonal or snowcard.competition) then your policy will be an annual multi trip ACTIVCARD leisure or sports policy with the option to add snowcard.wintersports cover - this allows us to combine your varied annual needs for summer and winter based activities.

Do I have to advise you every time I go on holiday for my annual cover to work?

No. You only need to call if your single trip is likely to exceed 31 days or if you need a higher activity level, or if you need additional skiing weeks.

GEOGRAPHICAL LIMITS

Exactly which countries are included in your European and Worldwide classifications?

European region includes the British Isles, Madeira, Canary Islands, Turkey, Egypt, Israel, Morocco and countries bordering the Mediterranean Sea, Iceland, Scandinavian countries and Russian states west of the Urals. Worldwide region - all other countries but please note we do not cover Arctic expeditions or travel to Antarctica. Please follow the advice below regarding Terrorism and War Risks to all destinations.

TERRORISM & WAR RISKS

It is a general condition of cover that you follow FCO or government advice, which is detailed in full at www.fco.gov.uk/knowbeforeyougo. If FCO advice is that 'they advise against all travel' or 'they advise against all but essential travel' then we will not insure the journey at all. Where caution is advised, you must follow more specific suggestions like using the services of professional guides or local agents.

The FCO often advise against travel to certain areas in a country that they otherwise do not advise against all travel to. Please ensure that you have read the FCO advice and can comply with such restrictions prior to travel. If in doubt, you should contact the British Embassy at your intended destination and clear your itinerary with them. In the event that it becomes too dangerous to visit a country you have booked to go to, in the first instance you must seek either a refund or an

alternative holiday from your tour operator. It is normal that where it becomes impossible to provide travel services because of hostilities or negative FCO advice that tour operators provide such assistance.

Where you make independent travel arrangements or book directly with service providers overseas, you may not have such protection and it is advisable to use a tour operator where there is a higher than normal risk of terrorist activity interfering with your journey.





FCO TRAVEL ADVICE
know before you go
fco.gov.uk/travel

www.fco.gov.uk/knowbeforeyougo

This website is a must for any traveller - wherever you plan on going, read up on your destination, it will help you understand the country, it's culture and current political climate

REQUEST ADVICE FROM YOUR TRAVEL AGENT ON PASSPORT, VISA AND HEALTH ISSUES FOR YOUR DESTINATION

- If you are travelling to enjoy an activity holiday, seek out local advice on weather, safety, emergency services and local restrictions.
- Read your insurance policy and understand what will be required in the event of a claim under each policy section.
- Leave travel details with someone at home, and leave copies of travel documents in case of emergency.
- If you are on medication, consult your GP prior to travel and take his/her advice. You may need to refer known medical conditions to your insurer - read the policy health declaration (see page 19).

IMPORTANT - POLICY DURATION

Do not assume you only need to insure the period you will be taking part in an activity. Accidents can happen at all times and you **MUST** insure the full duration of your trip. Your travel insurance is rated to take into account an outward and return journey and the premium reflects this. If you do not insure your full journey, you will not be paying sufficient premium and you may not be covered. If you have annual or other insurance with

different insurers, you must still insure the full duration of your trip including travel and not just the time you are being active. Do not try and link different policies together, it can create problems in the event of a claim.

EHIC

EHIC - European Health Insurance Card - what you need to know

If you travel to an EC country, you are entitled to reciprocal health care or reduced cost care. EHIC cover is not the same as travel insurance and does not cover all costs. You will still need travel insurance - you will be liable for a percentage of costs incurred as well as rescue and repatriation charges. If you do not have an EHIC, your travel insurance will still be valid.

The old E111 form is no longer valid.





policy wording

For policies issued from 1st January 2009

CONTENTS

Summary of cover	6-7
Important information	16
Geographical limits	16
Customer service	17
Definitions	18
Health declaration	19
Cover & conditions	16-29
How to make a claim	28
Emergency assistance	Back cover



YOUR ACTIVITY INSURANCE - PLEASE READ

All insurance policies contain restrictions and exclusions which you should be aware of. It is important that you read this policy carefully because it is the basis upon which Fortis Insurance settles any claim.

Please make sure that the cover meets your needs and that you can make the declaration on page 19 and agree to Condition 1 of 'General Conditions' on pages 28-29. If you need more advice, please contact Snowcard Insurance Services Ltd on 01327 262805, or email assistance@snowcard.co.uk

Snowcard Insurance is designed to cover many events that may happen, but we cannot cover all expenses and possibilities. There is a summary of the cover provided on pages 6 & 7 and you will find full details of the cover and conditions in the 'contract of insurance' on pages 16 to 29.

IMPORTANT INFORMATION

Please read this policy carefully and remember the following:

1. DECLARATION

This insurance policy contains a declaration which is set out on page 19. You must tell us about anything we have asked in the declaration which may affect this insurance policy. If you are not sure what you should declare, please talk to Snowcard Insurance Services Ltd, who will then contact us for you

2. LIMIT OF COVER

Each section of the personal insurance cover shows the most you can claim, but other limits may apply. For example, under the Personal Belongings section. The overall limit is £2000 but there is a limit of £350 for any single item and a total limit of £350 for all valuables. We will work out how much we will pay you for baggage claims based on the value of the items at the time of the loss, not the cost of replacing them.

3. LOOKING AFTER YOUR BELONGINGS

Many claims for loss or theft are caused by people being careless with their belongings. If you do not take good care of your belongings, it can be upsetting and inconvenient for you and we may not pay your claim.

4. DANGEROUS ACTIVITIES

If you are going to take part in any activity which may be considered dangerous, please read the listed 'Activity Levels' on pages 4 & 5 to make sure your activity can be covered. If your activity is not mentioned please contact Snowcard Insurance Services Ltd to confirm whether or not you can be covered.

5. PREMIUM REFUND

You can cancel this policy within 14 days from the date you receive the policy wording and policy schedule. We will then refund your premium in full. Snowcard Insurance makes a £5 cancellation administration charge. No refund of premium is available after the 14-day period. A refund of premium is only available for a single trip policy if the period from the date of issue of the policy to your scheduled return date home is greater than 28 days. If you wish to cancel your policy please contact Snowcard Insurance.

6. EXCESSES

We will take off an excess from each claim you make under certain sections of this insurance policy. The amount you will not be paid when you make a claim is shown under each section. If we agree to a medical expenses claim which has been reduced by using a European Health Insurance Card or private health insurance, the excess will not apply.

7. MAKING A CLAIM

To help us deal with your claim quickly and efficiently, please read the claims procedure on page 28 of the general conditions. This explains what documents you will need to support your claim. You must collect some of the proof you need, for example a police report, while you are away from home. The general conditions on page 28-29 explain when you will need this kind of proof.

8. GEOGRAPHICAL LIMITS

European region includes the British Isles, Madeira, Canary Islands, Turkey, Egypt, Israel, Morocco and countries bordering the Mediterranean Sea, Iceland, Scandinavian countries and Russian states west of the Urals. Worldwide region - all other countries but please note we do not cover Arctic expeditions or travel to Antarctica.



9. WHAT TO DO IN A MEDICAL EMERGENCY

In a medical emergency, contact Assistance International for help.

Please read the back of this policy for details and refer to your Snowcard assistance card, which shows the 24-hour emergency help telephone number to call from abroad.

Loss Prevention - Claims Advice

Although the full claims procedure is detailed on page 28 - please note the following points:

1. In the event of loss or theft, report the event to the police or an appropriate authority within 24 hours and obtain a report. Failure to do so can prejudice a claim.
2. If baggage is damaged or delayed in transit, obtain a loss report from the baggage handlers BEFORE leaving the airport.
3. If you carry outside baggage like bikes, skis, golf clubs etc, check for damage before leaving the airport, it is almost impossible obtaining a damage report once you are home which may mean you will not be able to make a claim.
4. If you self elect to cut short your holiday without obtaining a medical report or authorisation from your insurer, you may not be covered for curtailment costs. Always obtain agreement prior to coming home early.
5. Keep all receipts for medical and other expenses. Also keep your travel tickets and any other documents relating to your holiday, they may be required in the event of a claim.
6. Do not leave valuables, money, cameras, electrical equipment etc unattended or in a car or tent. They will not be covered.
7. Ensure when you leave for home you pack your bags and do not leave personal effects behind. Simply forgetting to bring home your belongings is not covered.
8. Your insurance will only cover genuine accidental loss or damage and not wear and tear, negligent or deliberate acts. Abuse of travel insurance is a big problem for insurers so keeping your claims to genuine losses will help keep premiums at a realistic level.

YOUR INSURERS

The Insurers are Fortis Insurance Limited and DAS Legal Expenses Insurance Company Limited for the Legal Expenses section. Fortis Insurance Ltd and DAS Legal Expenses Insurance Company Ltd are each authorised and regulated by the Financial Services Authority.

CUSTOMER SERVICE

What to do if you have a complaint

If you have experienced a problem with any part of our service, we will sort this out as quickly and fairly as possible.

What you should do first

If your complaint is about the way your policy was sold to you, contact Snowcard Insurance agent to report your complaint. If you have a complaint about a claim, call your claims handler first. You will find the claims handler's name and phone number on any letters they have sent you.

If your problem has still not been sorted out

STEP 1

Contact our Customer Service Advisor who will make sure that your complaint is dealt with at a senior level. You can write to us at the address below or e-mail us through our website at www.fortisinsurance.co.uk/complaints (please include your policy number and claim number if appropriate).
Customer Services Advisor
Fortis Insurance Limited
Fortis House, Tollgate, Eastleigh, Hampshire SO53 3YA

If your complaint is concerning DAS Legal Expenses Insurance Company Limited, please contact them direct at:
Customer Relations Department
DAS Legal Expenses Insurance Company Limited
DAS House, Quay Side, Temple Back, Bristol BS1 6NH
Telephone: 0117 934 0066
Fax: 0117 934 2095
e-mail: customerrelations@das.co.uk

STEP 2

If this matter has still not been sorted out, you can write to Mark Cliff, Managing Director at the Fortis House address, unless your complaint relates to Legal Expenses Insurance in which case please contact DAS Chief Executive Officer at DAS House, Quayside, Temple Back, Bristol, BS1 6NH.

STEP 3

If you are not satisfied with our final decision or if we have not responded to you within 8 weeks, you can write to the Financial Ombudsman Service at:
Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall, London E14 9SR.

By using this complaints procedure, it will not affect your rights to take legal proceedings.

Service standards

We will reply to any letter you send us within two working days of receiving it. In our letter we will tell you who will be dealing with your complaint and when you should expect a reply.

Financial Services Compensation Scheme

We are covered by the Financial Services compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation under the scheme. The scheme covers at least 90% of any claim with no upper limit. For further information see www.fscs.org.uk or telephone 020 7892 7300



snowcard



IMPORTANT

This is your Snowcard contract of insurance. It contains certain conditions in each section and general conditions on pages 28-29. You must meet the conditions or your claim will not be accepted.

This insurance is designed to cover most events that could affect your trip, but there are certain things that are not covered.

PLEASE READ ALL OF THIS POLICY CAREFULLY, ESPECIALLY THE DECLARATION ON PAGE 19

DEFINITIONS

Wherever the following words and phrases appear in this policy they will always have the meanings shown below.

PERIOD OF INSURANCE:

Other than for annual multi-trip insurance, insurance cancellation cover (Options C & D only) starts on the date of issue shown on your Insurance Schedule. All other cover begins when you leave home to go on your trip and lasts until you return home, as long as that is within the period of insurance paid for. For annual multi-trip insurance, cancellation cover (Options C & D only) starts when you book each trip or on the start date shown on your Insurance Schedule, if this is later. Cover under all other sections of the policy begins when you leave home to go on your trip and ends when you return home from that trip. Each trip must be shorter than 31 days unless an extension has been agreed. The start and finish dates of the trip must fall within the 12 month period of insurance. Trips in the UK are only covered whilst taking part in the sporting activity shown as your 'main activity' on your schedule of travel insurance or must involve at least one night's accommodation which you have booked and paid for in advance.

EXTENSION:

We will extend the period of insurance by up to 30 days at no extra cost if you have to stay away longer because of events which you have no control over. If the transport which you are on is hijacked, we will automatically provide worldwide cover and the period of insurance will continue for up to 12 months without extra charge. The Declaration and limits of cover apply to each trip separately. Annual multi-trip insurance includes skiing or snowboarding cover up to the number of weeks specified on the Insurance Schedule.

WE, OUR, US:

Fortis Insurance Limited and the other insurers shown on page 17.

YOU, YOUR:

Each insured person named on the travel insurance schedule for whom the correct premium has been paid.

HOME:

The address where you normally live.

VALUABLES:

Jewellery, furs, gold and silver items and watches.

TECHNO PACK:

Techno Pack is defined as any photographic or electronic equipment including mp3 players, video game players, lap top computers and mobile phones other than clothing, footwear, baggage or valuables which are covered under the Personal Belongings heading. Avalanche transceivers, GPS units, dive computers and emergency satellite phones are covered under the Activity Equipment heading.

ACTIVITY EQUIPMENT:

Any equipment necessary for the pursuit of an insured activity including avalanche transceivers, GPS units, dive computers and emergency satellite phones other than clothing, footwear, baggage and valuables which are covered under the personal belongings section.

CLOSE RELATIVE:

Your husband, wife, civil partner, parent, parent-in-law, child, brother, sister, fiancé or fiancée.

BUSINESS ASSOCIATE:

Anyone who works at your place of business and who, if you were both away from work at the same time, would prevent the business from running properly.

ACCIDENTAL INJURY:

Bodily injury caused by accidental external violent and visual means. This does not include sickness or disease or any naturally occurring condition.

KIDNAP:

The taking away of a person against the person's will, usually to hold the person in false imprisonment (confinement without legal authority) for ransom or in furtherance of another crime.

HIJACK:

To illegally take control by force of an aircraft or sea vessel you are travelling in and divert it to a different destination.

This travel insurance policy contains health restrictions. You must be able to make the following declaration for yourself and each insured person.

FOR YOU AND EACH INSURED PERSON

As far as I know, the following apply:

- a) Nobody is waiting for an operation, hospital consultation (other than for regular check-ups), or other hospital treatment or investigations.
- b) Nobody has received treatment, other than regular medication, in the last 12 months for:
 - any blood disorder;
 - any psychiatric illness;
 - any form of cancer, leukaemia or tumour;
 - dialysis treatment;
 - a transplant; or
 - dementia.
- c) Nobody diagnosed as HIV positive has required treatment for HIV or any HIV-related illness.
- d) Nobody has any breathing or heart problem which has needed hospital treatment in the last 12 months.
- e) Nobody has been seen by a specialist in the last three months (other than for regular check-ups) or been admitted to a hospital overnight.
- f) Nobody has been given a terminal prognosis by a registered doctor.
- g) I do not know of any reason (medical or otherwise) why the trip is likely to be cancelled or cut short.

If you, or anyone travelling with you, cannot agree with this declaration when you take out the insurance, you must email or call Snowcard on assistance@snowcard.co.uk / 01327 262805. You must do this when you take out this insurance and they will tell you if we can give you cover. If you cannot contact them when you buy this insurance, you must contact them within 14 days (but before you travel). They will tell you if they need any more information. If there is a change in your medical condition or the medical condition of anyone travelling with you (after you have taken out this insurance but before you travel) and you can no longer agree with the declaration, you must email or call Snowcard on assistance@snowcard.co.uk / 01327 262805. They will tell you if your cover can continue. If we cannot continue cover, you may claim for the cost of cancelling at that time.

For annual multi-trip cover, you must agree with this declaration each time you book a trip.

For a close relative or business associate, or anyone else who is not an insured person and whose health may affect the trip: If, at the time of taking out this insurance (or booking the trip if this was later), they had a medical condition for which they -

- were receiving treatment at hospital;
- were waiting for a hospital consultation or treatment; or
- had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months;

We will not pay for any problem which has anything to do with that medical condition.



section 1 : what you are covered for

MEDICAL, REPATRIATION & OTHER EXPENSES • Options A-D (see pages 6 & 7)

MEDICAL, REPATRIATION AND OTHER EXPENSES; UP TO £10 MILLION

You will be covered for the following expenses caused by your becoming ill, being injured or dying during the period of insurance, as long as the expenses are necessary and the costs reasonable:

- 1a) **Medical:** expenses you would have to pay outside the United Kingdom and the country where you normally live with in 12 months of the start of your illness or injury for medical, surgical and hospital charges, emergency dental treatment (for pain relief), decompression treatment, ambulance (including return to holiday accommodation by ambulance or taxi if no other means of transport is available), nursing homes and nursing;
- b) **Repatriation:** the extra cost of returning to your home;
- c) extra additional accommodation (room only) expenses;
- d) extra travel and accommodation (room only) expenses for one person who either has to stay with you or has to travel from the British Isles to escort you home if you are seriously ill or injured;
- e) the extra cost of funeral expenses abroad or of bringing your body or ashes home;

2. You will be covered for extra travel expenses which are reasonable and necessary if you have to return home early because a close relative or business associate is seriously ill, injured or dies during the period of insurance.

3. **Physiotherapy and dental treatment benefit:** if you suffer an accidental injury while you are on your trip as a direct result of an insured accident you can claim up to £500 in total for physiotherapy or dental treatment in the United Kingdom.

4. **Early return home benefit:** if you suffer a minor injury while you are on your trip that does not require repatriation on the advice of a medical practitioner, you can claim up to £250 towards a flight home if your injury means you are unable to reasonably continue with your holiday.

5. **Car hire return benefit:** if you are injured or ill and you are not medically fit to drive your hire car and no other person travelling with you is able to drive the car under the hire agreement, you can claim up to £250 towards any costs you incur from the car hire company in returning the hire car to its designated return point.

6. **Search and Rescue expenses:** search and rescue expenses which are necessary, including by helicopter, up to £100,000 if one of the following occurs during the period of insurance;

- a) You are injured, fall ill or die
- b) Weather or safety conditions are such that it becomes necessary for the rescue or police authorities or your professional guide to instigate a search and rescue operation to prevent injury or illness or further danger to human life

SKI PACK (LESSONS, HIRE, LIFT PASS), DIVE PACK (PRE-BOOKED DIVES, COURSES & HIRE), GOLF PACK (LESSONS, GREEN FEES), ACTIVITY PACK (LESSONS, COURSES & HIRE); UP TO £300
If you fall ill or are injured during the period of insurance, you will be covered for the costs of the part of the ski/dive/golf/activity pack that you are not able to use.

HOSPITAL BENEFIT; UP TO £1000

If you fall ill or are injured during the period of insurance you will receive £20 for each full 24 hours that you spend as an in-patient in a hospital outside the United Kingdom and the country where you normally live. Note: Any amount you receive under this section will be on top of any amount that you receive under the Medical & Other Expenses section. You can use this cover to help pay for out-of-pocket expenses such as taxi fares and phone calls paid for by you or someone travelling with you while you are in hospital.

PERSONAL ACCIDENT; UP TO £25,000

If during the period of insurance you are accidentally injured and lose your sight, lose a limb, become completely disabled or die within 12 months, only as a result of the accident, you can claim one of the following amounts:

- a) Death £5,000
- b) Loss of one or more limbs £25,000. Loss of one or more limbs at or above the wrist or ankle, or permanent loss of all sight in one or both eyes £25,000
- c) Permanent and complete disability £25,000. Permanent and complete disability which means that you cannot do any kind of paid work £25,000.

Note: For children under 18 years of age the death benefit is limited to £1,000. For people aged 65 or over, cover is limited to a) and b) only. Death or injury as a result of terrorism is limited to £5000 under sections a), b) & c).

PERSONAL LIABILITY; UP TO £2 MILLION

If you accidentally injure someone or damage someone else's property during the period of insurance, you will be covered for your legal liability:

- a) to people who do not work for you and who are not your travelling companions or members of your family; and
- b) for accidental damage to property which is not owned or being looked after by you or a member of your family.

For accidental damage to rented holiday accommodation, we will pay up to £100,000 for a single incident which you are legally responsible for. This cover includes legal expenses which you have paid with our permission.

section 1 : what you are NOT covered for

As well as the general conditions on pages 28 to 29, the following exclusions and conditions apply:

1. You are not covered for claims arising directly or indirectly by:
 - a) activities other than those listed under 'Activity Levels' on pages 4-5 for which the appropriate premium has been paid, riding or driving in any kind of race, flying except if you are travelling as a passenger in a fully licensed passenger carrying aircraft, or any other dangerous activity;
 - b) deliberately putting yourself at risk unless you are trying to save someone's life;
 - c) your taking part in manual work in connection with profession, business or trade;
 - d) your suicide or attempted suicide, deliberately injuring yourself, solvent abuse or the effect of alcohol or drugs;
 - e) your motorcycling, as either driver or passenger of a motorcycle which is more than 125cc, unless the driver holds a current licence which allows them to ride a motorcycle of more than 125cc;
 - f) a medical condition for which you know you need or are receiving in-patient treatment at a hospital or nursing home, unless you told us about the condition and we agreed to provide cover (or for annual cover, at the time of booking any trip); or
 - g) a terminal illness diagnosed by a registered doctor before the start of the period of insurance unless you told us about the illness and we agreed to provide cover (or for annual cover, at the time of booking any trip).
2. You are not covered for treatment or surgery which our medical advisers and the doctor treating you believe is not essential or could wait until your return home.
3. You are not covered for extra costs for single-room or private accommodation.
4. You are not covered for any treatment you receive after you have returned home other than that specified under 'What you are covered for', condition 3 on page 20.
5. The first £50 of every claim made for each of you will not be paid unless your claim has been reduced because you have used a European Health Insurance Card or private health insurance. (Only applicable to medical, repatriation and others expenses)

CONDITIONS

1. If you go into hospital and are likely to be in for more than 48 hours, or you have to return home early, someone must contact Assistance International for you immediately.
2. You must not arrange to be taken home without our permission. Our medical advisers will consult the doctors treating you to decide whether it is necessary.
3. We may instruct you to return if our medical advisers and the doctors treating you decide that you are fit to travel.

ADDITIONAL EXCLUSIONS FOR PERSONAL ACCIDENT

1. You are not covered under this section for any claim if:
 - a) it was caused by medical or surgical treatment, unless it was necessary after the accident; or
 - b) at the time of the accident, you were under the influence of alcohol or drugs, unless the drugs were prescribed by and taken on the instructions of a doctor, except to treat drug addiction.

2. You are not covered if the accident was caused by a medical condition that existed before your holiday.

ADDITIONAL EXCLUSIONS FOR PERSONAL LIABILITY

1. This section does not cover liability caused directly or indirectly by your owning or using any aircraft, motorised vehicle, boat (other than sailing dinghies, canoes, sailboards and surfboards) or any form of motorised leisure equipment.
2. This section does not cover employer's liability or liability caused by your carrying out contracts, supplying goods and services, or doing your job.
3. You will not be covered for damage, injury, illness or disease caused directly or indirectly by an infectious disease.
4. The first £250 of every claim to do with rented holiday accommodation will not be paid.

ADDITIONAL CONDITIONS FOR PHYSIOTHERAPY AND DENTAL TREATMENT BENEFIT:

1. Treatment is subject to your having been involved in an insured accident for which the insurers agree to cover the expenses.
2. You must obtain a letter from your GP confirming that the treatment is necessary as a result of the insured accident.

ADDITIONAL CONDITIONS FOR EARLY RETURN HOME BENEFIT:

1. Arrangements for any early return home must be notified to and agreed by Assistance International who may be able to help make the arrangements on your behalf.
2. Your claim must be supported by a doctors letter confirming your injury prevents you from reasonably continuing with your planned holiday activities.
3. If you claim under this section of the policy, you cannot also claim under section 3 (If your trip is cancelled or cut short). This cover only applies to the person who has the injury. This cover will end 48 hours before your scheduled return to your home.

ADDITIONAL CONDITIONS FOR CAR HIRE RETURN BENEFIT:

You must be able to provide receipts from the car hire company for the additional expenses incurred.

ADDITIONAL CONDITIONS FOR SEARCH AND RESCUE EXPENSES:

1. Expenses are only payable for your proportion of a search and rescue operation.
2. You must comply at all times with local safety advice and adhere to the recommendations prevalent at the time.
3. You must not knowingly endanger either your own life or those in your party if your experience or skill levels fall below those required to participate in your activity, particularly when you are not with a professionally qualified guide or instructor.
4. Costs will only be covered up to the point where you are recovered by Search and Rescue or at the time where the Search and Rescue authorities advise that continuing the search is no longer viable.

section 2 : what you are covered for

PERSONAL BELONGINGS & EQUIPMENT • Options B & D only (see page 6 & 7)

PERSONAL BELONGINGS; UP TO £2000

If you accidentally lose your personal belongings, or if they are stolen or damaged, you can claim up to £2,000 to replace or repair them. We will take an amount off for wear and tear and loss of value. There is a limit of £350 for one item, pair or set. The overall limit for valuables, compact discs and pre-recorded audiotapes is £350.

Snow sports, activity, dive and golf equipment is covered separately, see below.

TECHNO PACK UP TO £500

Subject to the appropriate premium having been paid you will be covered for the replacement cost (after allowing for wear, tear and loss of value) of your photographic equipment, mp3 player, video game player, lap top computer, mobile phone if it is lost, stolen or damaged.

NOTE: Techno Pack is defined as any photographic or electronic equipment other than clothing, footwear, baggage or valuables which are covered under the Personal Belongings heading. Avalanche transceivers, GPS units, dive computers and emergency satellite phones are covered under the Activity Equipment heading.

SNOWSPORT / ACTIVITY / DIVE / GOLF EQUIPMENT; UP TO £2000

Subject to the appropriate premium having been paid you will be covered for the replacement cost (after allowing for wear, tear and loss of value) of your snowsport equipment (snowboard or skis including bindings, boots and poles), activity equipment, dive or golf equipment if it is lost, stolen or damaged.

The total limit for hired equipment which is lost, stolen or damaged is £500.

The single item limits are as follows: set of skis or snowboard including bindings £1000; kayaks, canoes, windsurfers, surfboards and dive equipment £500; bikes £500; otherwise the general single item limit is £350 other than for sets of golf clubs, which are covered up to £1000 in all per set/bag.

NOTE: Activity Equipment is defined as any equipment necessary for the pursuit of an insured activity other than clothing, footwear, baggage and valuables which are covered under the Personal Belongings heading. Ski Lift Passes are included in the cover provided by the Money and Documents Section.

EQUIPMENT HIRE; UP TO £500

If your own snowsport, activity equipment, dive or golf equipment is lost, stolen or damaged, you will be covered for the reasonable cost of hiring ski or activity equipment up to £50 a day.

TEMPORARY LOSS OF PERSONAL BELONGINGS; UP TO £250

If your personal belongings are temporarily lost for more than 12 hours on your outward journey, you can claim up to £250 for the things you need to buy.

MONEY AND DOCUMENTS; UP TO £500

We will repay you if you lose any of the following or they are stolen: your bank notes, coins, traveller's cheques, travel tickets, admission tickets, meal vouchers, ski lift pass and passport.

There is a limit for cash of £300 for each adult and £50 for each child under 16.

This cover starts from the time you get the money or documents or 72 hours before you leave home to go on your trip, whichever is the later.

LOSS OF PASSPORT; UP TO £500

You will be covered for all necessary and reasonable extra travel and accommodation expenses involved in getting a replacement passport if it is lost or stolen during the period of insurance.

NOTE: Reduced limits and cover restrictions apply to long stay snowcard.seasonaire, activcard.backpacker and activcard.explorer policies - refer to page 7.



section 2 : what you are NOT covered for

As well as the general conditions on pages 28 to 29, the following exclusions and conditions apply:

- 1a.i) Loss, theft or damage to your personal belongings and equipment during your outward or return journey if you do not get a written 'carrier's report' or a 'property irregularity report' in the case of an airline.
- ii) Loss or theft of your personal belongings, equipment, money, documents and passport at any other time if you do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them.
Note: if you cannot report the loss or damage to the airline straight away, you must do so in writing within seven days. If you cannot obtain a police report because of location or language problems, report your loss to your tour operator, hotel manager or other authority and obtain their written notification of the nature of your loss.
- b. Breakage of or damage to fragile articles, (unless the breakage or damage is caused by a malicious or criminal act) and any other loss or damage caused by the breakage.
- c. Loss or damage caused by delay, wear and tear, moth, vermin, weather and atmospheric conditions or mechanical failure.
- d. Loss or theft of or damage to contact or corneal lenses, unset precious stones, securities, deeds, documents or property held for business purposes.
- e. Loss or theft of or damage to valuables if you leave them in baggage which is checked in to the carrier.
- f. Loss or theft of or damage to valuables you are not carrying with you unless you have kept them in locked accommodation, a safe, or a safety deposit box.
- g. There is no cover for personal belongings left in an unattended vehicle overnight except overnight stops on outward or return journeys. It should be noted that a car parked next to a tent in which you are sleeping is not deemed unattended.
2. The first £50 of every claim made for each of you will not be paid (not applicable to equipment hire, temporary loss of belongings and loss of passport).

CONDITIONS

1. You must take proper care of your belongings and act as if you did not have this insurance.
2. If your claim involves a pair or set (other than skis or golf clubs), we will only pay the value of the part of the pair or set which is lost, stolen or damaged.
3. You must keep any damaged property so that we can inspect it. When we make a payment for that property, it will then belong to us.
4. You are not covered for claims for which you receive compensation from someone else.

ADDITIONAL EXCLUSIONS FOR EQUIPMENT

- 1a. Loss or damage to snowsport or activity equipment whilst being used for racing, race training or competition.
- b. Loss or theft of snowsport, activity, dive or golf equipment you are not carrying with you unless you have kept it in locked accommodation or the locked boot of a car or protected it by using a recommended locking device secured to an immovable object (this exclusion

does not apply to skis left unattended during the daytime for the purpose of obtaining refreshments).

- c. There is no cover for snowsport, activity, dive or golf equipment left in an unattended vehicle overnight except overnight stops on outward or return journeys. It should be noted that a car parked next to a tent in which you are sleeping is not deemed unattended.
- d. Damage to mountain bikes, canoes and kayaks when in use including cracking, scratching or denting.

ADDITIONAL CONDITIONS FOR TEMPORARY LOSS

1. As well as getting an authorised 'property irregularity report' from the carrier or handling agent, you must also write to them within 21 days of receiving your property back to confirm you had to buy replacement items.
2. If your personal belongings are never found and we agree to pay for permanent loss, we will take off any amount paid for temporary loss.

ADDITIONAL EXCLUSIONS FOR MONEY AND DOCUMENT LOSS

1. Loss of value or shortages caused by mistake;
2. Money left in baggage which you have checked in to the carrier or which you do not keep with you, unless it is in locked accommodation, a safety deposit box or a safe.

ADDITIONAL CONDITIONS FOR LOSS OF PASSPORT

You are not covered for any expenses arising after you have returned to the United Kingdom or Channel Islands.

ADDITIONAL EXCLUSIONS FOR TECHNO PACK

- 1a. Loss or damage to techno equipment whilst being used during an activity unless the equipment was designed for the intended purpose.
- b. Loss or theft of techno equipment you are not carrying with you unless you have kept it in locked accommodation or the locked boot of a car.
- c. There is no cover for techno equipment left in an unattended vehicle overnight.
- d. Loss or theft of or damage to techno equipment if you leave it in baggage which is checked in to the carrier.
- e. Breakage or damage of techno equipment not used in accordance with the manufacturer's instructions.
- f. Loss or damage of data, photographic images, sim cards, storage media, recording tapes or memory cards.

section 3 : what you are covered for

IF YOUR TRIP IS CANCELLED OR CUT SHORT • Options C & D only (see page 6 & 7)

IF YOUR TRIP IS CANCELLED; UP TO £5,000

We will repay you for expenses you have paid or legally have to pay for travel, accommodation and fees for instruction/guiding or courses/tours forming a part of the trip which you do not use if you have no choice but to cancel the trip because of events beyond your control happening after the premium has been paid.

Note: For single trip cover, cancellation insurance starts on the date of issue shown on your Insurance Schedule. For annual multi-trip cover, each trip is covered when you book it or from the start date shown on your Insurance Schedule, whichever is the later.

IF YOUR TRIP IS CUT SHORT; UP TO £5,000

You will be covered for expenses you have paid or legally have to pay for travel and accommodation and fees for instruction/guiding or courses/tours forming a part of the trip which you do not use if you have no choice but to cut short the holiday and you return home for one of the reasons given below.

1. One of the following people is injured, falls ill or dies:
 - a) you or the person you had arranged to travel or stay with;
 - b) a close relative; or
 - c) a business associate.
2. Your home is damaged and not fit to live in, or the police ask you to return because your home has been burgled.

DELAY; UP TO £250 (£5000 FOR CANCELLATION)

If the transport you are booked to travel on for your outward or return journey is cancelled or delayed for reasons which you (or the tour operator) cannot control, you will receive one of the following:

1. Compensation of £25 for each full 12 hour period that you are delayed, up to a limit of £250. We will work out the length of the delay based on the difference between your scheduled time of arrival and your actual arrival time at your final destination.
2. Your cancellation charges up to £5,000 if, after 12 hours delay to your onward journey departure from the British Isles, you decide to cancel the trip.

MISSED DEPARTURE (EXTRA TRAVEL & ACCOMMODATION EXPENSES); UP TO £1000

If one of the following takes place during the period of insurance you will be covered for the cost of reasonable extra accommodation and travel expenses to allow you to carry on with your trip:

1. labour dispute, civil disturbance, mechanical breakdown or bad weather which interrupts your scheduled public transport services including booked connecting flights.

2. an accident or breakdown which causes you to arrive at the airport, port or station you are leaving from too late to start the journey you have booked.
3. avalanche or danger preventing entry or exit from a ski resort which delays arrival or departure for your return home.

KIDNAP AND HIJACK COVER:

If during the period of insurance you are kidnapped or your scheduled transport is hijacked and you are detained against your will for a period of more than 24 hours you can claim £500 for each 24 hour period you are detained up to £5,000 in total.

CATASTROPHY COVER UP TO £500

If during the period of insurance you are prevented from using your accommodation because of fire, flood, earthquake, you will be covered for the reasonable extra cost of accommodation and travel, to move to other accommodation.

APPLICABLE TO SNOWCARD.WINTERSPORTS COVER ONLY: PISTE CLOSURE; UP TO £500

Piste closure is only available for holidays starting after the 10th of December and ending before the 30th of April. If the weather prevents skiing at the resort you are booked into, you will be covered for the reasonable transport costs to take you to a different resort and for the cost of a lift pass there. If it is not possible to arrange transport to a different resort, you will receive £30 for each whole day's skiing lost. As well as the general conditions on pages 28 to 29, the following exclusions and conditions apply:

EXCLUSIONS FOR PISTE CLOSURE

1. You will not be covered for any amount you can get back from someone or somewhere else.
2. You will not be covered if you take out this insurance within 14 days of going on your trip, unless you booked the trip at the same time (or for annual cover, at the time of booking any trip).
3. You will not be covered if the weather prevents ski racing, training or competition.
4. You will not be covered for holidays within the United Kingdom

CONDITIONS FOR PISTE CLOSURE

1. Cover will only apply for as long as there are poor snow conditions at your resort.
2. You must get written confirmation from the appropriate authority to confirm that the piste was closed or that it was not possible to travel to another resort

NOTE: Reduced limits and cover restrictions apply to long stay snowcard.seasonaire, activcard.backpacker and activcard.explorer policies - refer to page 7.

section 3 : what you are NOT covered for

EXCLUSIONS FOR CANCELLATION & CUTTING SHORT A TRIP

1. You are not covered for:
 - a) a medical condition for which you know you need or are receiving in-patient treatment at a hospital or nursing home, unless you told us about the condition and we agreed to provide cover (or for annual cover, at the time of booking any trip); or
 - b) a terminal illness diagnosed by a registered doctor before the start of the period of insurance unless you told us about the illness and we agreed to provide cover (or for annual cover, at the time of booking any trip).
2. Amounts you can get back from someone or somewhere else.
3. The first £50 of every claim for each of you will not be paid (£10 for each of you for deposit only claims).

ADDITIONAL EXCLUSIONS FOR CANCELLATION

1. You are not covered for:
 - a) your deciding you no longer want to travel;
 - b) labour disputes;
 - c) government regulation, acts of parliament or currency restriction;
 - d) your financial circumstances or unemployment other than redundancy (if you qualify for payment under the redundancy payment legislation, that is, you are under 65 and have 2 years' continuous employment with the same employer);
 - e) the tour operator or anyone you have made travel or accommodation arrangements with failing to provide the arrangements.

CONDITIONS FOR CANCELLATION

1. You must do all that you can to get to the airport, port or station you are leaving from on time.
2. If you do not tell the travel agent, tour operator or organisation providing transport and accommodation as soon as you need to cancel your trip, the amount we pay will be limited to the cancellation charges that would have applied at that time.

ADDITIONAL EXCLUSIONS FOR CUTTING SHORT A TRIP

1. You are not covered for:
 - a) activities other than those listed under 'Activity Levels' on pages 4-5 for which the appropriate premium has been paid, riding or driving in any kind of race, flying except if you are travelling as a passenger in a fully licensed passenger carrying aircraft, or any other dangerous activity;
 - b) deliberately putting yourself at risk unless you are trying to save someone's life;
 - c) your taking part in manual work in connection with profession, business or trade;
 - d) your suicide or attempted suicide, deliberately injuring yourself, solvent abuse or the effect of alcohol or drugs;
 - e) your motorcycling, as either driver or passenger of a motorcycle which is more than 125cc, unless the driver holds a current licence which allows them to ride a motorcycle of more than 125cc.

CONDITIONS FOR CUTTING SHORT A TRIP

1. If you go into hospital and are likely to be in for more than 48 hours or you have to return home early, someone must contact Assistance International for you immediately.
2. Before you return home early for medical reasons, you must get a doctor's certificate to confirm that this is necessary and that you are fit to travel.

3. If you return home early because of illness or injury to a close relative or business associate, you must get a doctor's certificate confirming that this was necessary.

EXCLUSIONS FOR DELAY

1. You are not covered for:
 - a) insurance taken out within 4 weeks of the date you are due to leave if it is public knowledge that the journey could be delayed;
 - b) claims caused by the tour operator, or any other provider of transport and accommodation, who stops trading; or
 - c) amounts you can get back from someone or somewhere else if you decide to cancel the trip.

CONDITIONS FOR MISSED DEPARTURE

1. You must do all you can to arrive at the airport, port or station you are leaving from on time.
2. In the case of a labour dispute, you will only be covered if a dispute is announced and begins during the period of insurance.
3. If you miss the departure because your car breaks down or you are involved in an accident, you must send us a repairer's or police accident report. If your missed departure was caused by an accident not involving the car you were travelling in, you must obtain written confirmation from the police that the accident resulted in traffic delays to your airport, port or station.

EXCLUSIONS FOR KIDNAP AND HIJACK COVER

1. You are not covered for your acts, which would be a criminal offence in the UK if committed in the UK.
2. You are not covered for claims where you are held for less than 24 hours.

CONDITIONS FOR KIDNAP AND HIJACK

1. Your company, you or your family must not be involved in any political or other activity which would increase the risk under this insurance.
2. Following a hijack, compensation will start from the scheduled arrival time of your transport and will finish when you are released. You must provide written confirmation of this from your scheduled transport provider.
3. Following your kidnap, compensation will start from the time the kidnap is reported to the authorities and will finish when you are released. You must provide written confirmation of this from the relevant authorities.
4. You are not covered if you travelled against Foreign and Commonwealth Office advice or if you disregard safety or travel advice given by any government or other authority.

EXCLUSIONS FOR CATASTROPHY COVER

1. You are not covered for the following:
 - a) Costs which may be refunded from someone or somewhere else;
 - b) Costs which you would have had to pay during your trip if the problem had not occurred;
 - c) Any claim where you do not produce a receipt for the costs you have incurred.

CONDITIONS FOR CATASTROHY COVER

1. The accommodation that you move to must be near to the accommodation that you had originally booked and of a similar standard.
2. You must provide written confirmation from the police or the company you had booked the original accommodation with confirming that you were unable to use it and stating the reason.

section 4 : what you are covered for

LEGAL EXPENSES • Options A - D (see page 6 and 7)

THE FOLLOWING DEFINITIONS ONLY APPLY TO THIS SECTION:

We, our, us Representative	DAS Legal Expenses Insurance Company Limited. The lawyer, or other suitably-qualified person, who we have appointed to act for you in line with the conditions of this section.
Legal Costs	All reasonable and necessary costs charged by the representative on a standard basis. It also includes the opponent's costs in civil cases if you have to pay them or if you pay them with our agreement.
Date of the incident	The date the incident which may lead to a claim happened. If there is more than one event arising at different times from the same originating cause, the date of the incident is the date of the first of these events.
Insured incident	We will negotiate for your legal rights in a claim against a party who causes the death of, or bodily injury to, you.

LEGAL EXPENSES; UP TO £25,000

Under this section, we will negotiate for your legal rights after an insured incident. We will also help in appealing or defending an appeal as long as you tell us within the time limits allowed that you want us to appeal. Before we pay legal costs for appeals, we must agree that it is always more likely than not that the appeal will be successful.

If you use a representative, we will pay the legal costs for this. The most we will pay for all claims for an insured incident resulting from one or more event arising at the same time or from the same originating cause is £25,000.

We agree to provide legal expenses cover, keeping to the conditions and exclusions, as long as:

- any legal proceedings will be dealt with by a court or other body which we agree to; and
- in civil claims, it is always more likely than not that you will recover damages (or other legal remedy) or make a successful defence; and
- the insured incident happens during the period of insurance.



section 4 : what you are NOT covered for

As well as the general conditions on pages 28 to 29, the following exclusions and conditions apply:

1. A claim where you fail to notify us of the insured incident within a reasonable time of it happening and where this failure adversely affects the prospect of successfully recovering damages (or getting any other legal remedy that we have agreed to) or of making a successful defence.
2. Legal costs incurred before our written acceptance of a claim.
3. Any claim relating to the following:
 - Any illness or bodily injury which develops gradually or is not caused by specific or sudden accident.
 - You driving a motor vehicle for which you do not have valid motor insurance.
 - Legal expenses arising from or relating to Judicial review, coroner's inquest or fatal accident inquiry.
 - Psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury to you.
4. Defending your legal rights (but defending a counter claim is covered.)
5. Any disagreement with us that is not in condition 17 of this section.
6. Any legal action you take which we or the representative have not agreed to or where you do anything that has a negative effect on us or the representative.
7. Any legal action against the travel agent, tour operator, carrier or any of the insurers listed on page 17.
8. Fines, damages or other penalties which you are ordered to pay.
9. Any legal costs that you have to pay under a contingency fee arrangement (a contingency fee arrangement is when the lawyer takes a percentage of the damages as the fee).
10. Any insured incident intentionally brought about by you.
11. A claim which is fraudulent, exaggerated or dishonest or where an allegation of dishonesty or violent behaviour is made against you.
12. Any claim relating to written or spoken comments which damage your reputation.
13. Any incident or matter arising before the start of this policy.
4. In all circumstances (except those in 3 above), we are free to choose a representative.
5. We will appoint a representative to represent you according to our standard conditions of appointment. The representative must fully co-operate with us at all times.
6. We will have direct contact with the representative.
7. You must co-operate fully with us and the representative, and must keep us up to date with the progress of the claim.
8. You must give the representative any instructions that we ask for.
9. You must tell us if anyone offers to settle the claim.
10. If you do not accept a reasonable offer to settle a claim, we may refuse to pay further legal costs.
11. You must not negotiate or agree to settle a claim without our approval.
12. We may decide to pay you the amount of damages that you are claiming or is being claimed against you instead of starting or continuing legal proceedings.
13. If we ask, you must tell the representative to have legal costs taxed, assessed or audited.
14. You must take every step to recover any legal costs that we have to pay and must pay us any legal costs that you recover.
15. If your representative refuses to continue acting for you with good reason or if you dismiss your representative without good reason, the cover we provide will end immediately, unless we agree to appoint another representative.
16. If you settle or withdraw a claim without our agreement, or do not give suitable instructions to your representative, the cover we provide will end immediately and we will be entitled to reclaim any legal costs we have paid.
17. If there is a disagreement about the way we handle a claim that is not resolved through our internal complaints procedure, you can contact the Financial Ombudsman Service for help.
18. We may, at our discretion, require you to obtain, at your expense, an opinion from a lawyer or other suitably qualified person chosen by you and us, on the merits of a claim or proceedings. If the chosen person's opinion indicates that it is more likely than not that you will recover damages (or obtain any other legal remedy that we have agreed to) or make a successful defence, we will pay the cost of obtaining the opinion.
19. We will not pay any claim covered under any other policy, or any claim that would have been covered by any other policy if this policy did not exist.



CONDITIONS

You must do the following:

1. You must keep to the terms and conditions of this section, try to prevent anything happening that may cause a claim, take reasonable steps to keep any amount we have to pay as low as possible, send everything we ask for in writing and give us full and truthful details of any claim as soon as possible and give us any information we need.
2. We can take over, in your name, any claim or legal proceedings at any time. We can negotiate any claim on your behalf.
3. You are free to choose a representative (by sending us a suitably qualified person's name and address) if:
 - (a) we agree to start court proceedings and it becomes necessary for a lawyer to represent your interests in those proceedings; or
 - (b) there is a conflict of interest.

general conditions applying to all sections

1. THE INFORMATION YOU GIVE US

You must tell us any facts which could affect this insurance. If you do not, you may not be fully covered. In particular, you must give us any information which may influence our decision to accept or continue your insurance or the way we work out your premium (for example, your health or the health of a close relative). If you are not sure whether we need to know a particular fact, please contact Snowcard Insurance Services Limited.

2. IF YOU OR YOUR PERSONAL REPRESENTATIVE NEED TO MAKE A CLAIM

Please ring and ask for a claim form as soon as possible after an event which you may want to claim for.

The telephone number is 0845 122 3280

The phone line is open 24 hours, 365 days a year if you need to make a claim. We may record or monitor calls for training purposes or to improve the quality of our service. Fill in the claim form and return it with the relevant documents listed below, this policy and your insurance schedule. All the certificates, accounts, receipts, information and evidence you send must be in the form we ask for. Always send originals and not photocopies. You must pay any costs involved in providing these documents. **Please do not send any documents until you send in your claim form.**

MEDICAL AND OTHER EXPENSES

Please send details of the illness or injury and original receipts and bills for any expenses you have paid.

SKI PACK (LESSONS, HIRE, LIFT PASS) DIVE PACK (PREBOOKED DIVES, COURSES, HIRE) GOLF PACK (LESSONS, GREEN FEES)

Give reason for cutting short the use of your ski/dive/golf pack and a medical certificate confirming that this was necessary.

PERSONAL ACCIDENT

Please send full details of the accident and injury. If you make a claim, you must allow our medical advisers to examine you as often as they need. (We will pay any costs and your expenses for these examinations if we accept your claim.)

PERSONAL LIABILITY

You must send us any writ, summons or other legal documents as soon as you receive them. You must also give us any information and help we need to deal with the case and your claim. You must not negotiate, pay, settle, admit or deny any claim without our written agreement.

PERSONAL BELONGINGS, SNOWSPORT AND ACTIVITY EQUIPMENT AND TEMPORARY LOSS:

Please send full details of the belongings which have been lost, stolen or damaged. You should also send receipts to prove their value or bills for the cost of repair. For loss or theft claims, you must also send a police report. If your belongings are lost, stolen or damaged in the care of an airline, you must send a 'property irregularity report' as well as the flight tickets and luggage receipts the airline gave you when you checked in. For temporary loss claims, please send receipts for replacement items you have bought and a 'property irregularity report'.

EQUIPMENT HIRE

Please send receipts for the cost of the equipment hire and full details of what was lost, damaged or stolen.

MONEY AND DOCUMENTS

Please send full details together with a police report and cash withdrawal slips or similar proof of the money you withdrew.

IF YOU LOSE YOUR PASSPORT

Please send a police report, bills and receipts for travel and accommodation expenses.

IF YOU CANCEL THE TRIP

Please give the reason for cancelling the trip and send us your booking invoice or receipt and your cancellation invoice. We will need written proof of the reason for cancellation. If cancellation is due to illness or injury, the medical certificate on the cancellation claim form will need to be filled in by the doctor of the person who was ill or injured.

CUTTING THE TRIP SHORT

Please give the reason you cut short your trip, confirming that you had to come home early. Before you return home early for medical reasons, you must get a doctor's certificate to confirm that this is necessary and that you are fit to travel. You must then send this with your claim form.

DELAY

When you claim you must ask the airline or transport company to confirm in writing:

- the cause of the delay or cancellation;
- the period of the delay;
- the scheduled time of departure and arrival; and
- the actual time of departure and arrival.

MISSED DEPARTURE - EXTRA TRAVEL AND ACCOMMODATION EXPENSES

Please send confirmation of the delay from the carrier or tour operator. You must also send receipts or bills for your expenses. For car breakdown or accident claims, send the repairer's report or police accident report and details of how you got to the port or airport.

PISTE CLOSURE

Please ask the relevant authority to confirm in writing that the piste was closed. You must also send your receipts for transport to the other resort and the cost of the lift pass.

LEGAL EXPENSES

Please send full details of the accident and your injury.

EXCESSES

If we agree to a claim for medical expenses which has been reduced by your using a European Health Insurance Card or private health insurance, you will not have to pay the excess.

3. YOU WILL NOT BE COVERED FOR THE FOLLOWING:

- a. Any other loss resulting directly or indirectly from the cause of your claim;
 - b. Any claim which you could make under any other insurance or any amount you can get back from someone or somewhere else. (this does not apply to Personal Accident);
 - c. Any claim caused directly or indirectly by:
 - i) ionising radiation or radioactive contamination from nuclear fuel or nuclear waste, or any risk from an explosive nuclear device or other nuclear equipment;
 - ii) your property being held, taken, destroyed or damaged under the order of any government or other authority;
 - iii) pressure waves caused by aircraft or other flying machines travelling at sonic or supersonic speeds;
 - iv) war, invasion, hostilities (whether war is declared or not), civil unrest, revolution or any similar event. (This does not apply to Medical and Other Expenses while you are away from the United Kingdom.)
 - v) any equipment, whether or not you own it, failing to recognise, deal or work correctly beyond the date change to the year 2000 or any other date change, or from anyone's fear of the equipment failing to recognise these changes. (This does not apply to Medical and Other Expenses.)
 - vi) The use, release or threat of any nuclear weapon or device or chemical or biological agent.
4. You must follow any suggestions or recommendations made by any government or other authority both before and during the period of insurance.
 5. You must do all that you can to keep your claims as low as possible and to prevent theft, loss and damage.
 6. If we pay any expenses which you are not covered for, you must pay these back within a month of the end of the period of insurance.
 7. If you, or anyone acting for you, deliberately make a false claim or statement, the insurance will end and we will not pay any claims.
 8. We may take action against someone in your name to get compensation or security for loss, damage or expenses covered by this insurance. You will not pay anything towards this action, but any amount or security handed over will belong to us.
 9. If we have to pay any amounts because of the law of another country and we would not usually have to pay these amounts under the policy, you must repay the amounts to us.
 10. All the sums insured and limits set out in this policy include VAT.
 11. All claims under the insurance will be governed by English law. Any legal disputes will be heard in an English court.
 12. The premium for this insurance includes insurance premium tax where necessary.

Signed for the insurers



Mark Cliff, Managing Director, Fortis Insurance Limited



Registered address: Fortis House, Tollgate, Eastleigh, Hampshire SO53 3YA Registered number: 354568 England

This policy is supplied by Snowcard Insurance Services Limited of Lower Boddington, Daventry, Northants NN11 6XZ

Telephone: 01327 262805 e-mail: enquiries@snowcard.co.uk www.snowcard.co.uk

**IN AN EMERGENCY CALL
+44 23 8064 4633**

**Assistance International 24 hour worldwide emergency service:
THIS SERVICE IS ONLY FOR REAL EMERGENCIES ONLY.**

It is available so that persons insured under this Insurance may request help in the event of an emergency relating to medical problems.

The telephone number is Southampton +44 23 8064 4633

The fax number is +44 8064 4616

Email: AI@fortisinsurance.co.uk

Always quote:

1. Policy number as shown on the Schedule of Travel Insurance.
2. That you are a Snowcard Insurance Client.
3. The telephone number at which you may be contacted.

In the event of illness/accident the following information will be required:

1. Full name and age of patient.
2. Nature of illness/accident.
3. Name and Telephone Number of Hospital and /or attending Doctor.

On admission of an insured person to Hospital abroad, Assistance International must be contacted immediately if hospitalisation is likely to last for a period of more than 48 hours.

Do not use the emergency number for casual enquiries or insurance(s) for which no premium has been paid. Confirming payment of medical fees: If possible, you should pay for your medical treatment and then claim these costs when you return to the British Isles.

If you cannot pay the medical costs out of your own funds, contact Assistance International.

Getting you home: If you are too ill to return to the British Isles using your return travel tickets, Assistance International can arrange other travel for you.

In special circumstances, they will arrange a road or air ambulance. Before you travel, the doctors looking after you must provide a certificate confirming that it is medically necessary for you to return home and that you are fit to travel. The conditions of section 1 - medical and other expenses and condition 5 of the general conditions also apply to the service provided by Assistance International



INSURED FOR ADVENTURE